

Form dyrvdsc - ntcdydscv27.jsp

UNITED STATES BANKRUPTCY COURT

District of New Jersey
402 East State Street
Trenton, NJ 08608

Case No.: 22-11708-CMG
Chapter: 7
Judge: Christine M. Gravelle

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Varun Malik
21 Maida Road
Edison, NJ 08820

Social Security No.:

xxx-xx-2287

Employer's Tax I.D. No.:

**NOTICE OF ENTRY OF ORDER
DENYING OR REVOKING DEBTOR'S DISCHARGE**

You are hereby notified that an order denying or revoking the:

- debtor's
 joint debtor's

discharge was entered in this case on 2/15/23.

Dated: March 20, 2023

JAN: dmi

Jeanne Naughton
Clerk

In re:
Varun Malik
Debtor

Case No. 22-11708-CMG
Chapter 7

District/off: 0312-3
Date Rcvd: Mar 20, 2023

User: admin
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The following symbols are used throughout this certificate:

Symbol Definition

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 22, 2023:

Recip ID	Recipient Name and Address
db	+ Varun Malik, 21 Maida Road, Edison, NJ 08820-2531
acc	+ David Armstrong, CPA, Kotulak & Company, PC, 1035 U.S. 46 East, Suite B-107, Clifton, NJ 07013-2430
cr	+ FULTON BANK, N.A., DUANE MORRIS LLP, One Riverfront Plaza, 1037 Raymond Blvd., Suite 1800, Newark, NJ 07102-5429
cr	HSBC BANK USA, N.A., c/o HSBC Bank USA, N.A., 1 Corporate Drive Suite 360, Lake Zurich, IL 60047-8945
cr	+ Village Gate at Edison Condominium Association, In, McGovern Legal Services LLC, 850 Carolier Lane, North Brunswick, NJ 08902-3312
519541415	+ Central Jersey Cardiology, PC, P.O. Box 32, Wickatunk, NJ 07765-0032
519521888	DMI/HSBC Bank Usa, N.A, Credit Information Department, Lake Zurich, IL 60047
519541986	+ Gautham Gorla and, Greeshma Rajakumara, 44 Denise Drive, Edison, NJ 08820-4602
519576529	HSBC Bank USA, N.A., 1 CORPORATE DRIVE, SUITE 360, LAKE ZURICH, IL 60047-8945
519521893	Morris S. Bauer, Esq., Norris McLaughlin, P.A., 400 Crossing Boulevard, 8th Floor, P.O. Box 5933, Bridgewater, NJ 08807-5933
519541426	+ Pluese, Becker & Saltzman, LLC, Attorneys at Law, 20000 Horizon Way, Suite 900, Mount Laurel, NJ 08054-4318
519541428	+ Riker Danzig Scherer Hyland & Perretti L, 1 Speedwell Avenue, Headquarters Plaza, Morristown, NJ 07960-6838
519521895	State of New Jersey, Division of Taxation, Compliance Activity, PO Box 245, Trenton, NJ 08695-0245
519541430	+ State of New Jersey, Department of Labor and Workforce Devel, P.O. Box 389, Trenton, NJ 08646-0001
519545749	+ TD Bank, N.A., PO BOX 1931, Burlingame, CA 94011-1931
519541432	+ Textile Decor USA, Inc., c/o Steven Mitnick, Esq., SM Law PC, P.O. Box 530, Oldwick, NJ 08858-0530
519541433	+ The Leviton Law Firm, One Pierce Place, Suite 725, Itasca, IL 60143-1234

TOTAL: 17

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
sp	Email/Text: mhall@foxrothschild.com	Mar 20 2023 20:45:00	Fox Rothschild, LLP, 49 Market Street, Morristown, NJ 07960
cr	+ Email/Text: rmcdowell@slgcollect.com	Mar 20 2023 20:46:00	TD Bank, N.A., c/o Saldutti Law Group, 1040 N. Kings Hwy., Suite 100, Cherry Hill, NJ 08034-1925
519521884	+ Email/Text: creditcardbkcorrespondence@bofa.com	Mar 20 2023 20:45:00	Bank of America, Attn: Bankruptcy, 4909 Savarese Circle, Tampa, FL 33634-2413
519562181	Email/Text: creditcardbkcorrespondence@bofa.com	Mar 20 2023 20:45:00	Bank of America, N.A., PO Box 673033, Dallas, TX 75267-3033
519521886	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 20 2023 20:45:12	Citibank, Attn: Bankruptcy, P.O. Box 790034, St Louis, MO 63179-0034
519540781	+ Email/Text: mrdiscen@discover.com	Mar 20 2023 20:45:00	Discover Bank, Discover Product Inc, PO BOX 3025, New Albany, OH 43054-3025
519521887	+ Email/Text: mrdiscen@discover.com	Mar 20 2023 20:45:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
519521889	+ Email/Text: bankruptcy@fult.com	Mar 20 2023 20:46:00	Fulton Bank, N.A., 117 West End Avenue, Somerville, NJ 08876-1828
519560196	+ Email/Text: bankruptcy@fult.com	Mar 20 2023 20:46:00	Fulton Bank, N.A., Attn: Loan Operations, 1695

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519521890	+ Email/Text: BNCNOTICES@noexternalmail.hsbc.com	Mar 20 2023 20:45:00	State Street, East Petersburg, PA 17520-1328
519521891	+ Email/Text: BNCNOTICES@noexternalmail.hsbc.com	Mar 20 2023 20:45:00	HSBC Bank, Attn: Bankruptcy, Po Box 2013, Buffalo, NY 14240-2013
519521892	Email/Text: sbse.cio.bnc.mail@irs.gov	Mar 20 2023 20:46:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
519541424	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com	Mar 20 2023 20:45:00	JPMC c/o National Bankruptcy Services, L, P.O. Box 9013, Addison, TX 75001-9013
519521885	Email/PDF: ais.chase.ebn@aisinfo.com	Mar 20 2023 20:45:07	Chase Card Services, Attn: Bankruptcy, P.O. 15298, Wilmington, DE 19850
519538151	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com	Mar 20 2023 20:45:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
519580955	Email/Text: Bankruptcy.Notices@pnc.com	Mar 20 2023 20:45:00	PNC Bank, N.A., 3232 Newmark Drive, Miamisburg, OH 45342
519521894	Email/Text: Bankruptcy.Notices@pnc.com	Mar 20 2023 20:45:00	PNC Mortgage, Attn: Bankruptcy, Po Box 8819, Dayton, OH 45401
519521896	Email/Text: bankruptcy@td.com	Mar 20 2023 20:46:00	TD Bank, N.A., Attn: Bankruptcy, 32 Chestnut Street Po Box 1377, Lewiston, ME 04243
519543233	+ Email/Text: rmcdowell@slgcollect.com	Mar 20 2023 20:46:00	TD Bank, N.A., c/o Saldutti Law Group, 1040 N. Kings Highway, Suite 100, Cherry Hill, NJ 08034-1925
519541434	+ Email/Text: birminghamtops@sba.gov	Mar 20 2023 20:46:28	U.S. Small Business Administration, 801 Tom Martin Drive, Suite 120, Birmingham, AL 35211-6424
519552467	+ Email/Text: ndlrc.legal@sba.gov	Mar 20 2023 20:46:00	U.S. Small Business Administration, 200 W. Santa Ana Blvd., Ste 740, Santa Ana, CA 92701-7534

TOTAL: 21

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519541414	*+	Bank of America, Attn: Bankruptcy, 4909 Savarese Circle, Tampa, FL 33634-2413
519541417	*+	Citibank, Attn: Bankruptcy, P.O. Box 790034, St Louis, MO 63179-0034
519541419	*	DMI/HSBC Bank Usa, N.A., Credit Information Department, Lake Zurich, IL 60047
519541418	*+	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
519541420	*+	Fulton Bank, N.A., 117 West End Avenue, Somerville, NJ 08876-1828
519541421	*+	HSBC Bank, Attn: Bankruptcy, Po Box 2013, Buffalo, NY 14240-2013
519541422	*+	HSBC Bank, Attn: Bankruptcy, Po Box 2013, Buffalo, NY 14240-2013
519541423	*	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
519541416	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card Services, Attn: Bankruptcy, P.O. 15298, Wilmington, DE 19850
519541425	*	Morris S. Bauer, Esq., Norris McLaughlin, P.A., 400 Crossing Boulevard, 8th Floor, P.O. Box 5933, Bridgewater, NJ 08807-5933
519541427	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, PNC Mortgage, Attn: Bankruptcy, Po Box 8819, Dayton, OH 45401
519541429	*	State of New Jersey, Division of Taxation, Compliance Activity, PO Box 245, Trenton, NJ 08695-0245
519541431	*P++	TD BANKNORTH NA, 70 GRAY ROAD, FALMOUTH ME 04105-2299, address filed with court:, TD Bank, N.A., Attn: Bankruptcy, 32 Chestnut Street Po Box 1377, Lewiston, ME 04243

TOTAL: 0 Undeliverable, 13 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities

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in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 22, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 20, 2023 at the address(es) listed below:

Name	Email Address
Andrew J. Kelly	on behalf of Trustee Bunce Atkinson akelly@kbtlaw.com wsheridan@kbtlaw.com
Brian W. Hofmeister	on behalf of Trustee Brian W. Hofmeister bwh@hofmeisterfirm.com J119@ecfcbis.com
Bruce H Levitt	on behalf of Debtor Varun Malik blevitt@levittslafkes.com sslafkes@levittslafkes.com;lspcattorneys@gmail.com;hbr69524@notify.bestcase.com;lsbankruptcynotices@gmail.com
Bruce H Levitt	on behalf of Defendant Varun Malik blevitt@levittslafkes.com sslafkes@levittslafkes.com;lspcattorneys@gmail.com;hbr69524@notify.bestcase.com;lsbankruptcynotices@gmail.com
Bunce Atkinson	on behalf of Trustee Bunce Atkinson bunceatkinson@aol.com NJ09@ecfcbis.com,maraugo@atkinsondebartolo.org,atkinson@remote7solutions.com
Bunce Atkinson	bunceatkinson@aol.com NJ09@ecfcbis.com,maraugo@atkinsondebartolo.org,atkinson@remote7solutions.com
Denise E. Carlon	on behalf of Creditor PNC Bank National Association dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Eamonn O'Hagan	on behalf of Creditor U.S. Small Business Administration eamonn.ohagan@usdoj.gov
Jill Manzo	on behalf of Creditor HSBC Bank USA N.A. bankruptcy@fskslaw.com
Joseph M. Shapiro	on behalf of Plaintiff Varun Malik jshapiro@middlebrooksshapiro.com
Margaret McGee	on behalf of U.S. Trustee U.S. Trustee maggie.mcgee@usdoj.gov
Mark E. Hall	on behalf of Spec. Counsel Fox Rothschild LLP mhall@foxrothschild.com, cbrown@foxrothschild.com
Michael A. Artis	on behalf of U.S. Trustee michael.a.artis@usdoj.gov
Morris S. Bauer	on behalf of Defendant Fulton Bank N.A. MSBauer@duanemorris.com, tjsantorelli@duanemorris.com
Morris S. Bauer	on behalf of Plaintiff FULTON BANK N.A. MSBauer@duanemorris.com, tjsantorelli@duanemorris.com
Morris S. Bauer	on behalf of Creditor FULTON BANK N.A. MSBauer@duanemorris.com, tjsantorelli@duanemorris.com
Paul S. Doherty, III	on behalf of Unknown Role Type Ravi Uppal pdoherty@hdrbb.com
Paul S. Doherty, III	on behalf of Unknown Role Type Glenwood Office Furniture II pdoherty@hdrbb.com
Paul S. Doherty, III	on behalf of Unknown Role Type Swati Bhatheja pdoherty@hdrbb.com

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R. A. Lebron

on behalf of Creditor HSBC Bank USA N.A. bankruptcy@fskslaw.com

Rebecca K. McDowell

on behalf of Creditor TD Bank N.A. rmcdowell@slgcollect.com, anovoa@slgcollect.com

Robert P. Saltzman

on behalf of Creditor HSBC BANK USA N.A. dnj@pbslaw.org

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

United States Trustee

USTPRegion03.NE.ECF@usdoj.gov

William H Brosha

on behalf of Creditor Village Gate at Edison Condominium Association Inc. collections@theassociationlawyers.com

TOTAL: 25